

Graphic showing  
rip-off calls  
coming to  
Wisconsin from  
Canada:

<http://datcp.state.wi.us/cp/consumerinfo/cp/tcpusacana.pdf>

**WISCONSIN  
DEPARTMENT OF  
AGRICULTURE,  
TRADE AND  
CONSUMER  
PROTECTION**

**Web site:**  
<http://datcp.state.wi.us/>

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Green Bay, WI 54301-5198  
920-448-5110

Northwest  
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Southwest  
2811 Agriculture Dr.  
Madison, WI 53708-8911  
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## Be wary of telemarketers in Canada bearing gifts

“Wisconsin consumers—especially seniors and their adult children—should be wary of telemarketing calls from Canada,” says Jim Harsdorf, Secretary of the Department of Agriculture, Trade and Consumer Protection. “More Americans are being ripped-off from Toronto than any other city in the world.”

Police departments around the state report that seniors are sending money by Western Union and cashier’s checks to criminals in Canada who tell the seniors they have won a lottery or sweepstakes but must pay the taxes on it. Last month, for example, an elderly woman in Eau Claire lost \$90,000 to a Montreal scam. And in Sauk Prairie, police say an elderly woman just lost \$2,500. Fast work by police prevented the con artist from taking another \$4,000 from her. The woman’s adult son tipped off police.

“We urge aging parents and their adult children to work together to prevent these thefts,” says Harsdorf. “We’ve prepared a fact sheet to help and it’s available online and from our hotline: 800 422-718.” (See enclosed fact sheet: “Fighting telemarketing fraud against the elderly.”

<http://datcp.state.wi.us/cp/consumerinfo/cp/factsheets/senaging.pdf>; and  
[http://datcp.state.wi.us/cp/consumerinfo/cp/factsheets/senaging\\_form.pdf](http://datcp.state.wi.us/cp/consumerinfo/cp/factsheets/senaging_form.pdf))

“Although most rip-offs are not reported, more than 475 Wisconsin consumers say they have been taken for a total of \$1.25 million,” says Detective Barry Elliott of the Ontario, Canada, Provincial Police. Elliott is the director of Phonebusters, Canada’s national deceptive telemarketing call center, operated in partnership with the Royal Canadian Mounted Police.

Elliott says that 32,721 victims throughout the United States have lost almost \$98 million since 1996. Consumers who fall for prize offers lose an average of \$5,200. Seventy-six percent of the “prize” victims are over 60 years of age.

“We refer about six complaints a week to Canadian officials,” says Secretary Harsdorf, “but prevention is our goal.”

Consumers should try to determine the area code of the caller. Toronto (416 and 647), British Columbia (604 and 250) and Montreal (514) rank first, second and third as places con artists call from to rip-off Wisconsin citizens.

If a telemarketer offers you a prize, loan, or credit card protection, or a way to recoup your money from past rip-offs, hang up and call Phonebusters (1-888-495-8501) or the toll free hotline of the Wisconsin Department of Agriculture, Trade and Consumer Protection: 1-800-422-7128. ###

## Fighting telemarketing fraud against the elderly

During a visit with your mother, you notice a stack of wire transfer receipts totaling thousands of dollars. When you ask what they're for, she says she's paying taxes on a prize she's won. After you investigate further, you think she's being scammed by fraudulent telemarketers. What can you do?

Consumers lose more than \$40 billion a year to telemarketing fraud. People over 50 years of age are especially vulnerable and account for about 56 percent of all victims, according to a recent study by the American Association of Retired Persons. Scam artists often target older people, knowing they tend to be trusting and polite toward strangers and are likely to be home and have time to talk with callers.

You can help empower your parents and others who may be targets of

fraudulent telemarketers by describing some tip-offs to rip-offs, letting them know their rights and suggesting ways they can protect themselves. If the calls come from Canada, be very suspicious. More Americans are being ripped-off from Toronto (area codes 416 and 647) than any other city in the world. The second and third Canadian sources of Wisconsin rip-offs are British Columbia (604 and 250) and Montreal (514).

"Money these criminals solicit from you—in the name of charity, for example—could end up being funneled to terrorists," says Detective Barry Elliott of the Ontario, Canada, Provincial Police.

### Tip-Offs to Phone Fraud

Many scams involve bogus prize offers, phony travel packages, get-rich-quick

investments and fake charities. Con artists are skilled liars who spend a lot of time polishing their sales pitches. As a result, it can be difficult to see through their scams.

Alert those you care about to be on their guard if they hear the buzzwords for fraud. Among the tip-offs are:

- You must act "now" or the offer will expire.
- You've won a "free" gift, vacation or prize—but you must pay taxes or some other charge.
- You must send money by Western Union, give a credit card or bank account number or have your check picked up by courier—before you've had a chance to consider the offer carefully.
- It's not necessary to check out the company with anyone—including your family, lawyer, accountant, local Better Business Bureau or consumer protection agency.
- You don't need written information about the company or its references.
- You can't afford to miss this "high-profit, no-risk" offer.

## **It's the Law**

It also is helpful for people who are the targets of fraudulent telemarketers to know their rights. Anyone who is troubled by calls—whether abusive, deceptive or simply annoying—should know that, under Wisconsin and federal law:

- It's illegal for a telemarketer to call you if you have asked not to be called.
- Calling times are restricted to the hours between 8 a.m. and 9 p.m.
- Telemarketers must tell you it's a sales call, the name of the seller, and what they are selling—before they make their pitch. If it's a prize promotion, they must tell you that you don't have to pay or buy anything to enter or win.
- Telemarketers may not lie about any information, including any facts about their goods or services, the earnings potential, profitability, risk or liquidity of an investment, or the nature of a prize in a prize-promotion scheme.
- Before you pay, telemarketers must tell you the total cost of the goods and any restrictions on getting or using them, or that a sale is final or

non-refundable. In a prize promotion, they must tell you the odds of winning, that no purchase or payment is necessary to win and any restrictions or conditions of receiving the prize.

- Telemarketers may not withdraw money from your checking account without your express, verifiable authorization.
- Telemarketers cannot lie to get you to pay.
- You do not have to pay for credit repair, recovery room or advance-fee loan/credit services until these services have been delivered.

## **How to protect targets of telemarketing fraud**

You also can help people you care about develop responses that will end an unwanted sales call. Possible responses to unwanted callers include:

- "I don't do business with people I don't know,"
  - "Please put me on your 'Do-Not-Call List,'"
  - "I'll need to see written information on your offer before I consider giving you money,"
  - "You can send that information to my attorney's office at . . ."
- Perhaps the easiest response is, "I'm not interested. Thank you and good-bye."
- Urge your parents or anyone else troubled by calls to resist high-pressure sales tactics. Legitimate businesses respect the fact that a person is not interested. Remind an older person to:
- Say so if they don't want the seller to call back. If they do call back, they're breaking the law. That's a signal to hang up.
  - Take their time, and ask for written information about the product, service, investment opportunity or charity that's the subject of the call.
  - Talk to a friend, relative or financial advisor before responding to a solicitation. Their financial investments may have consequences for the family or close friends.
  - Hang up if they're asked to pay for a prize. Free is free.
  - Keep information about their bank accounts and credit cards private unless they know whom they're dealing with.

- Hang up if a telemarketer calls before 8 a.m. or after 9 p.m.
- Check out any company with the state and local consumer protection office before they buy any product or service or donate any money as a result of an unsolicited phone call.
- Finally, remind an older person not to send money—cash, check or money order—by courier, overnight delivery or wire to anyone who insists on immediate payment.

Attached is a simple form to use when contacting companies. These efforts may not eliminate all unwanted telephone calls, but they should be significantly reduced.

If you continue to receive unwanted calls from telemarketers, we suggest you track them using the enclosed Telemarketer Harassment Record form. Send us a copy of this telephone harassment record to report violations.

To stop telephone sales calls from many legitimate national marketers, send your name, address and telephone number to:

Direct Marketing Association  
Telephone Preference Service  
Box 643  
Carmel NY 10512

To remove your name from many national direct mail lists, write:

Direct Marketing Association  
Mail Preference Service  
Box 643  
Carmel NY 10512

For more information, or to file a complaint, contact the Bureau of Consumer Protection at:

**(800) 422 7128**

**FAX: (608) 224-4939**

**TTY: (608) 224-5058**

**E-MAIL: [datcph hotline@datcp.state.wi.us](mailto:datcph hotline@datcp.state.wi.us)**

**WEBSITE:**  
**<http://datcp.state.wi.us/>**

(Adapted from a Federal Trade Commission publication)

# Telephone Harassment Record

Wis. Adm. Code §§ ATCP 127.16 and 127.04

Date of Call	Time	Name of Company	Name of Caller	Name of Company Telemarketer Represents	Address and Phone Number of Company Offering Product	Product Being Sold	Did you ask caller not to call again?

Your Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Telephone: \_\_\_\_\_

***Remind the telemarketer not to call you again!***

***Wisconsin Department of Agriculture, Trade & Consumer Protection  
Bureau of Consumer Protection  
800 422-7128***

The following is a simple form to use when contacting companies. These efforts may not eliminate all your unwanted mail or telephone calls, but they should be significantly reduced.



Attention:

**I no longer want junk mail sent to my address or unauthorized telephone calls. I hereby request that the following name(s) be removed from any mailing and/or telephone lists immediately:**

Name(s): \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

**Do not sell, rent, lease or otherwise share this information. Thank you for your prompt attention to this request.**

Sincerely, \_\_\_\_\_ Sent: \_\_\_\_\_



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